

Information to identify the case:

Debtor 1 **Patrick D. Bashioum**
First Name Middle Name Last Name

Debtor 2 **Tammy L. Bashioum**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7178**
EIN **-----**

Social Security number or ITIN **xxx-xx-8690**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-23235-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick D. Bashioum

Tammy L. Bashioum

7/19/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Patrick D. Bashioum
 Tammy L. Bashioum
 Debtors

Case No. 12-23235-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: 3180WPage 1 of 3
Total Noticed: 72

Date Rcvd: Jul 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2017.

db/jdb +Patrick D. Bashioum, Tammy L. Bashioum, P.O. Box 6, Atlasburg, PA 15004-0006
 cr +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100,
 Woodland Hills, CA 91364-6207
 intp +Quality Rolls, Attention: Payroll Administrator, 1101 Muriel Street,
 Pittsburgh, PA 15203-1151
 13409352 #+AIS Services LLC, 50 California St. STE 150, San Francisco, CA 94111-4612
 13409351 +Ais Services Llc, 8996 Miramar Road, Suite 220, San Diego, CA 92126-4451
 14216386 Bank of America, PO Box 15312, Wilmington, DE 19850-5312
 13409362 +Citifinancial Retail, Po Box 499, Hanover, MD 21076-0499
 13409369 ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231
 (address filed with court: First Horizon Home Loans, 4000 Horizon Way, Irving, TX 75063)
 13409366 +Financial Asset Mgmt, Po Box 451409, Atlanta, GA 31145-9409
 13409368 +First Federal Credit, 24700 Chagrin Boulevard, Suite 2, Cleveland, OH 44122-5662
 13409370 +First Tennessee Bank, 1555 Lynnfield Road, Memphis, TN 38119-7227
 13409371 +Frdf/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
 13409375 +Gemb/Jcpennet, Po Box 984100, El Paso, TX 79998
 13409378 +Hancock County Savings, 351 Carolina Avenue # 245, Chester, WV 26034-1127
 13492707 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 13492708 Nationstar Mortgage, LLC, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 13409384 +Nationwide Recovery Sy, 2304 Tarpley Rd Ste 134, Carrollton, TX 75006-2470
 13428316 +Nationwide Recovery Systems, 2304 Tarpley Road, Suite 134, Carrollton, TX 75006-2470
 13409385 +Pnc Ne Er, 4661 East Main Street, Columbus, OH 43213-3298
 13409388 +Provident Bank, 1 East 4th Street, Cincinnati, OH 45202-3717
 13409389 +Radio/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
 13409394 +Tract/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 20 2017 01:03:49 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: BANKAMER.COM Jul 20 2017 00:53:00 BANK OF AMERICA, N.A., 2380 Performance Dr,
 Richardson, TX 75082-4333
 cr +EDI: PRA.COM Jul 20 2017 00:53:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 cr EDI: RECOVERYCORP.COM Jul 20 2017 00:53:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13409353 EDI: CINGMIDLAND.COM Jul 20 2017 00:53:00 AT & T Mobility, 1801 Valley View Lane,
 Dallas, TX 75234-8906
 13495033 +EDI: CINGMIDLAND.COM Jul 20 2017 00:53:00 AT&T Mobility II LLC, %AT&T SERVCIES INC.,
 JAMES GRUDUS, ESQ, ONE AT&T WAY, ROOM 3A218, BEDMINSTER, NJ. 07921-2693
 13438279 EDI: AIS.COM Jul 20 2017 00:53:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13409354 EDI: BANKAMER.COM Jul 20 2017 00:53:00 Bank Of America, 4161 Piedmont Parkway,
 Greensboro, NC 27410
 13428841 EDI: BANKAMER2.COM Jul 20 2017 00:53:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 13409356 +EDI: BANKAMER2.COM Jul 20 2017 00:53:00 Bank Of America, Po Box 17054,
 Wilmington, DE 19850-7054
 13409355 +EDI: BANKAMER2.COM Jul 20 2017 00:53:00 Bank Of America, Po Box 1598,
 Norfolk, VA 23501-1598
 13440279 +EDI: BANKAMER.COM Jul 20 2017 00:53:00 Bank of America, N.A., Bankruptcy Department,
 NC4-105-02-99, P.O. Box 26012, Greensboro, North Carolina 27420-6012
 13409357 EDI: CAPITALONE.COM Jul 20 2017 00:53:00 Cap One, Po Box 85520, Richmond, VA 23285
 13617524 EDI: RECOVERYCORP.COM Jul 20 2017 00:53:00 Capital Recovery V, LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120,
 Miami, FL 33131-1605
 13409358 +EDI: CHASE.COM Jul 20 2017 00:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 13409359 +EDI: CHASE.COM Jul 20 2017 00:53:00 Chase/Cc, Po Box 15298, Wilmington, DE 19850-5298
 13409361 +EDI: CITICORP.COM Jul 20 2017 00:53:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13409360 +EDI: CITICORP.COM Jul 20 2017 00:53:00 Citi, Po Box 6497, Sioux Falls, SD 57117-6497
 13409363 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jul 20 2017 01:04:17
 Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 13409364 +EDI: CONVERGENT.COM Jul 20 2017 00:53:00 ERS Solutions, Inc., PO Box 9004,
 Renton, WA 98057-9004
 13409365 +EDI: ESCALLATE.COM Jul 20 2017 00:53:00 Escallate Llc, 5200 Stoneham Road,
 North Canton, OH 44720-1584
 13409367 +E-mail/Text: bankruptcynotice@fcbanking.com Jul 20 2017 01:03:21 First Commonwealth Bank,
 601 Philadelphia Street, Indiana, PA 15701-3952
 13445526 EDI: RMSC.COM Jul 20 2017 00:53:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

District/off: 0315-2

User: gamr
Form ID: 3180W

Page 2 of 3
Total Noticed: 72

Date Rcvd: Jul 19, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13409372 +EDI: RMSC.COM Jul 20 2017 00:53:00 Gemb/Best Buy, Po Box 981439, El Paso, TX 79998-1439
13409373 EDI: RMSC.COM Jul 20 2017 00:53:00 Gemb/Ge Money Bank Lowes, Po Box 103065,
Roswell, GA 30076
13409374 EDI: RMSC.COM Jul 20 2017 00:53:00 Gemb/Jcp, Po Box 984100, El Paso, TX 79998
13428307 EDI: RMSC.COM Jul 20 2017 00:53:00 Gemb/Jcpenney, Po Box 984100, El Paso, TX 79998
13409376 +EDI: RMSC.COM Jul 20 2017 00:53:00 Gemb/Old Navy, Po Box 981400, El Paso, TX 79998-1400
13409377 +EDI: RMSC.COM Jul 20 2017 00:53:00 Gemb/Walmart Dc, Po Box 981400,
El Paso, TX 79998-1400
13428311 EDI: HFC.COM Jul 20 2017 00:53:00 Hsbc/Bestbuy, Po Box 15519, Wilmington, DE 19850
13409380 EDI: HFC.COM Jul 20 2017 00:53:00 Hsbc/Bsbuy, Po Box 15519, Wilmington, DE 19850
13409379 +EDI: HFC.COM Jul 20 2017 00:53:00 Hsbc/Bonton, Po Box 15221, Wilmington, DE 19850-5221
13409381 +EDI: HFC.COM Jul 20 2017 00:53:00 Hsbc/Suzuki, Po Box 703, Wood Dale, IL 60191-0703
13428313 +EDI: HFC.COM Jul 20 2017 00:53:00 Hsbc/Suzuki, Po Box 703, Wood Dale, IL 60191-0703
13409382 +EDI: CBSKOHLS.COM Jul 20 2017 00:53:00 Kohls/Chase, N56 W 17000 Ridgewood Drive,
Menomonee Falls, WI 53051-7096
13428315 +EDI: MID8.COM Jul 20 2017 00:53:00 Midland Credit Management, 8875 Aero Drive,
San Diego, CA 92123-2255
13409383 +EDI: MID8.COM Jul 20 2017 00:53:00 Midland Credit Mgmt, 8875 Aero Dr,
San Diego, CA 92123-2255
13576069 EDI: PRA.COM Jul 20 2017 00:53:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541
13500301 EDI: PRA.COM Jul 20 2017 00:53:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
13409386 +EDI: PRA.COM Jul 20 2017 00:53:00 Portfolio Recovery & Affil, 120 Corporate Boulevard,
Suite 1, Norfolk, VA 23502-4952
13617525 EDI: RECOVERYCORP.COM Jul 20 2017 00:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13409390 +EDI: SEARS.COM Jul 20 2017 00:53:00 Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
13409391 +E-mail/Text: ebnsterling@weltman.com Jul 20 2017 01:03:29 Shaws Jewelers, 375 Ghent Road,
Fairlawn, OH 44333-4601
13409392 +EDI: WTRRNBNK.COM Jul 20 2017 00:53:00 Target Nb, Po Box 673,
Minneapolis, MN 55440-0673
13409393 +EDI: CITICORP.COM Jul 20 2017 00:53:00 Thd/Cbsd, Po Box 6497,
Sioux Falls, SD 57117-6497
13409395 +EDI: CITICORP.COM Jul 20 2017 00:53:00 Unvl/Citi, Po Box 6241,
Sioux Falls, SD 57117-6241
13501354 E-mail/Text: WFB.Bankruptcy@cabelas.com Jul 20 2017 01:04:39 WORLD'S FOREMOST BANK,
CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
13409396 +EDI: WFNNB.COM Jul 20 2017 00:53:00 Wfnnb/Express, Po Box 330066,
Northglenn, CO 80233-8066
13409397 +EDI: WFNNB.COM Jul 20 2017 00:53:00 Wfnnb/Gander Mountain, 4590 East Broad Street,
Columbus, OH 43213-1301
13409398 +E-mail/Text: WFB.Bankruptcy@cabelas.com Jul 20 2017 01:04:39 Worlds Foremost Bank,
4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 50

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr First Horizon Home Loans a division of First Tenne
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)
13428288* AT & T Mobility, 1801 Valley View Lane, Dallas, TX 75234-8906
13428287* +Ais Services Llc, 8996 Miramar Road, Suite 220, San Diego, CA 92126-4451
13428289* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, 4161 Piedmont Parkway, Greensboro, NC 27410)
13428291* +Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
13428290* +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
13428292* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
13428293* +Chase, Po Box 15298, Wilmington, DE 19850-5298
13428295* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13428294* +Citi, Po Box 6497, Sioux Falls, SD 57117-6497
13428296* +Citicfinancial Retail, Po Box 499, Hanover, MD 21076-0499
13428297* +Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13428298* +Escallate Llc, 5200 Stoneham Road, North Canton, OH 44720-1584
13428302* ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231
(address filed with court: First Horizon Home Loans, 4000 Horizon Way, Irving, TX 75063)
13428300* +First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952
13428301* +First Federal Credit, 24700 Chagrin Boulevard, Suite 2, Cleveland, OH 44122-5662
13428303* +First Tennessee Bank, 1555 Lynnfield Road, Memphis, TN 38119-7227
13428304* +Frdf/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
13428305* +Gemb/Best Buy, Po Box 981439, El Paso, TX 79998-1439
13428306* Gemb/Ge Money Bank Lowes, Po Box 103065, Roswell, GA 30076
13428308* +Gemb/Old Navy, Po Box 981400, El Paso, TX 79998-1400
13428309* +Gemb/Walmart Dc, Po Box 981400, El Paso, TX 79998-1400
13428310* +Hancock County Savings, 351 Carolina Avenue # 245, Chester, WV 26034-1127
13428312* +Hsbc/Bonton, Po Box 15221, Wilmington, DE 19850-5221
13428314* +Kohls/Chase, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096

District/off: 0315-2

User: gamr
Form ID: 3180W

Page 3 of 3
Total Noticed: 72

Date Rcvd: Jul 19, 2017

***** BYPASSED RECIPIENTS (continued) *****
13498101* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Department,
350 Highland Drive, Lewisville, TX 75067)
13845655* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
13428317* +Pnc Ne Er, 4661 East Main Street, Columbus, OH 43213-3298
13428318* +Portfolio Recovery & Affil, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
13428319* +Provident, Po Box 1844, Cincinnati, OH 45201-1844
13428320* +Provident Bank, 1 East 4th Street, Cincinnati, OH 45202-3717
13428321* +Radio/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
13428322* +Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
13428323* +Shaws Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4601
13428324* +Target Nb, Po Box 673, Minneapolis, MN 55440-0673
13428325* +Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
13428326* +Tract/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
13428327* +Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13428328* +Wfnb/Express, Po Box 330066, Northglenn, CO 80233-8066
13428329* +Wfnb/Gander Mountain, 4590 East Broad Street, Columbus, OH 43213-1301
13428330* +Worlds Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463
13428299 ###Financial Asset Management, Po Box 451409, Atlanta, GA 31145-9409
13409387 ###Provident, Po Box 1844, Cincinnati, OH 45201-1844

TOTALS: 1, * 41, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 19, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor First Horizon Home Loans a division of First Tennessee
Bank National Association agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
David W. Raphael on behalf of Creditor Nationstar Mortgage, LLC draphael@grenenbirsic.com,
mcupec@grenenbirsic.com
James Warmbrodt on behalf of Creditor First Horizon Home Loans a division of First Tennessee
Bank National Association bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage, LLC pabk@logs.com
Lawrence W. Willis on behalf of Debtor Patrick D. Bashioum help@urfreshstrt.com,
urfreshstrt@gmail.com
Lawrence W. Willis on behalf of Joint Debtor Tammy L. Bashioum help@urfreshstrt.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustspregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Tammy L. Bashioum ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Patrick D. Bashioum ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmeecf@chapter13trusteedpa.com

TOTAL: 10